

B1 (Official Form 1)(1/08)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>										
Name of Debtor (if individual, enter Last, First, Middle): <b>Bednarski, Robert</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):										
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):										
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-6360</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)										
Street Address of Debtor (No. and Street, City, and State): <b>25645 W. Bluestem Drive</b> <b>Round Lake, IL</b> <div style="text-align: right; font-size: small;">ZIP Code <b>60073</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>										
County of Residence or of the Principal Place of Business: <b>Lake</b>		County of Residence or of the Principal Place of Business:										
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>										
Location of Principal Assets of Business Debtor (if different from street address above):												
<b>Type of Debtor</b> (Form of Organization) (Check one box)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.										
<b>Filing Fee</b> (Check one box)  <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).										
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY										
Estimated Number of Creditors <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>			<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000
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Estimated Assets <table style="width: 100%; font-size: small;"> <tr> <td><input checked="" type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>			<input checked="" type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities <table style="width: 100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>		<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Bednarski, Robert</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).  <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> <b>/s/ James La Fata</b>                      Signature of Attorney for Debtor(s)  <b>James La Fata</b> </div> <div> <b>September 30, 2008</b>                      (Date)                 </div> </div>	
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="margin-left: 40px;"> <div style="border-bottom: 1px solid black; width: 200px; margin-bottom: 5px;"></div>                     (Name of landlord that obtained judgment)                 </div> <div style="margin-left: 40px;"> <div style="border-bottom: 1px solid black; width: 200px; margin-bottom: 5px;"></div>                     (Address of landlord)                 </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

## Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Bednarski, Robert**

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Robert Bednarski**

Signature of Debtor **Robert Bednarski**

**X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**September 30, 2008**

Date

#### Signature of Attorney\*

**X /s/ James La Fata**

Signature of Attorney for Debtor(s)

**James La Fata 6285373**

Printed Name of Attorney for Debtor(s)

**Tenenbaum, La Fata, Chartered**

Firm Name

**5920 W. Dempster St., Ste. 200  
Morton Grove, IL 60053**

Address

**Email: lafataja@hotmail.com**

**847-967-0377 Fax: 847-967-0344**

Telephone Number

**September 30, 2008**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court  
Northern District of Illinois

In re Robert Bednarski

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* \_\_\_\_\_

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

**Official Form 1, Exh. D (10/06) - Cont.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor:     /s/ Robert Bednarski      
                                    Robert Bednarski

Date:     September 30, 2008

5/3 Bank Cc  
38 Fountain Square  
Cincinnati, OH 45263

Acct Inquiries  
PO Box 15298  
Wilmington, DE 19850-5298

Alliance One - Collection  
1160 Centre Pointe Dr, Ste 1  
Mendota Heights, MN 55120

Alliance One Receivables Mngmt  
Collection  
PO Box 211128  
Eagan, MN 55121-1128

Alliance One- Debt Collector  
1160 Centre Pointe Drive  
Ste 1  
Saint Paul, MN 55120

American Express  
c/o Becket and Lee  
Po Box 3001  
Malvern, PA 19355

ARM- Debt Collector  
PO Box 129  
Thorofare, NJ 08086-0129

Arrow Financial Services  
5996 W Touhy Ave  
Niles, IL 60714

AT & T Universal Platinum Card  
PO Box 44167  
Jacksonville, FL 32231-4167

Bac/fleet-bkcard  
Po Box 26012  
Greensboro, NC 27420

Bank Of America  
4060 Ogletown/Stam  
Newark, DE 19713

Bank of America  
Attn: Bankruptcy Dept NC4-105-03-14  
Po Box 26012  
Greensboro, NC 27420

Bank of America  
PO Box 15726  
Wilmington, DE 19886-5726

Bank of America  
PO box  
Wilmington, DE 19886-5726

Bank of America  
PO Box 22031  
Greensboro, NC 27420

Bank One  
Po Box 71  
Phoenix, AZ 85001

Blatt, Hasenmiller, Leibsker & Moor  
125 S Wacker Dr, Suite 400  
Chicago, IL 60606

Blitt and Gaines, PC- Debt Collecto  
661 Glenn Ave  
Wheeling, IL 60090

Bronson &Migliaccio, LLP  
799 Roosevelt Rd, Bld 6, Ste 316A  
Glen Ellyn, IL 60137

Bronson &Migliaccio, LLP-Collection  
799 Roosevelt Rd, Bld 6, Ste 316A  
Glen Ellyn, IL 60137

Cap One  
Attn: C/O TSYS Debt Management  
Po Box 5155  
Norcross, GA 30091

Capital One  
PO Box 5294  
Carol Stream, IL 60197-5294

Capital One, N.a.  
Po Box 26625  
Richmond, VA 23261

CG Services-Collection Agency  
PO Box 5220  
San Antonio, TX 78201

Chase  
Bank One Card Serv  
Westerville, OH 43081

Chase  
Attn: Bankruptcy Dept  
Po Box 100018  
Kennesaw, GA 30156

Chase  
800 Brooksedge Blvd  
Westerville, OH 43081

Chase Bank USA- RMS Collection  
240 Emery St  
PO Box 20410  
Lehigh Valley, PA 18002

Chase Manhattan  
Attn: Bankruptcy Research Dept  
3415 Vision Dr  
Columbus, OH 43219

Chase Payment Address  
PO Box 15153  
Wilmington, DE 19886-5153

Citi  
Po Box 6241  
Sioux Falls, SD 57117



Citi Flex  
Po Box 6241  
Sioux Falls, SD 57117

Citi Simplicity  
PO Box 6000  
The Lakes, NV 89163-6000

Citibank Usa  
Attn.: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64195

CitiBank- NES(Collection Agency)  
29125 Solon Rd  
Solon, OH 44139-3442

Citibusiness Card Customer Service  
PO Box 44180  
Jacksonville, FL 32231-4180

CitiBusiness Platinum Select Card  
PO Box 688913  
Des Moines, IA 50368-8913

Citicorp Credit Services, Inc  
PO Box 140516  
Toledo, OH 43614-0516

Citicorp Credit Services-Collection  
Alliance Receivables Management  
PO Box 21882  
Eagan, MN 55121-0882

Client Services  
3451 Harry Truman Blvd  
Saint Charles, MO 63301-4047

Client Services, Inc  
PO Box 1503  
Saint Peters, MO 63376-0027

Client Services, Inc  
3451 Harry Truman Blvd  
Saint Charles, MO 63301-4047

Client Services, Inc- Collection  
3451 Harry Truman Blvd  
Saint Charles, MO 63301-4047

Creditors Interchange  
80 Holtz Drive  
Buffalo, NY 14225

Dell Financial Services  
12234 North Ih 35  
Austin, TX 78753

Discover Card  
PO Box 30395  
Salt Lake City, UT 84130-0395

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Discover Financial  
Attention: Bankruptcy Department  
Po Box 3025  
New Albany, OH 43054

Encore - Collection  
PO Box 47248  
Oak Park, MI 48237

Encore - Collection  
400 N. Rogers Rd, PO Box 3330  
Olathe, KS 66063-3330

Federated Fin Corp Of  
30955 Northwestern Hwy  
Farmington Hills, MI 48334

Federated Financial Corporation of  
America/Collection/PO Box 2034  
Farmington, MI 48333-2034

FIA Card Services  
PO Box 15971  
Wilmington, DE 19850-5971

Fifth Third Bank  
C/O Bankruptcy Dept, Mdropso5  
1850 East Paris  
Grand Rapids, MI 49546

First Equity Card  
P.O. Box 84075  
Columbus, GA 31901-4075

First Usa Bank  
2500 Westfield Rd  
Elgin, IL 60123

First Usa Bank  
Po Box 8650  
Wilmington, DE 19899

First Usa Bank N A  
1001 Jefferson Plaza  
Wilmington, DE 19701

Firstsource Advantage - Collection  
205 Bryant Woods South  
Buffalo, NY 14228

Firstsource Advantage- Collection  
6341 Inducon Drive East  
Sanborn, NY 14132-9097

Frederick J. Hanna- Collection  
1427 Roswell Rd  
Marietta, GA 30062

Gemb/abt Tv  
Po Box 981439  
El Paso, TX 79998

Gemb/ge Money Loc  
Attn: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Gemb/home Design  
Po Box 981439  
El Paso, TX 79998

Gemb/sonycircuit City  
Attention: Bankruptcy  
Po Box 103106  
Roswell, GA 30076

Green Point Savings  
Po Box 84013  
Columbus, GA 31908

Hsbc Bank  
Attn: Bankruptcy  
Po Box 5213  
Carol Stream, IL 60197

Hsbc Bank  
Po Box 5253  
Carol Stream, IL 60197

Hsbc/bsbuy  
Pob 15521  
Wilmington, DE 19805

HSBC/ORCHARD BK  
Attn: Bankruptcy  
Po Box 5253  
Carol Stream, IL 60197

JC Penney  
Attention: Bankruptcy Department  
Po Box 103106  
Roswell, GA 30076

National City Card Ser  
1 National City Pkwy  
Kalamazoo, MI 49009

Nationwide Credit  
2015 Vaughn Rd NW, Bld 400  
Kennesaw, GA 30144-7801

Nationwide Credit, Inc-Collection  
P.O. Box 740640  
Atlanta, GA 30374-0640

NCA Financial Services, inc  
1731 Howe Ave, #254  
Sacramento, CA 95825

NCO Financial Systems  
PO Box 15630, Dept 99  
Wilmington, DE 19850

NCO Financial Systems  
P.O. Box 15740  
Wilmington, DE 19850-5740

Nelson, Watson and Associates, LLC  
PO Box 1299  
Haverhill, MA 01831-1799

Nelson, Watson and Associates-Colle  
Collection for Capital One  
80 Merrimack St Lower Level  
Haverhill, MA 01830

NES  
ONNES102  
PO Box 1022  
Wixom, MI 48393-1022

NES- Collection  
29125 Solon Rd  
Solon, OH 44139-3442

Nicor Gas  
Attention: Bankruptcy Department  
1844 Ferry Road  
Naperville, IL 60507

Old Kent Bk & Tr Co  
Po Box 100  
Grand Rapids, MI 49501

Palisades Collection  
PO Box 1244  
Englewood Cliffs, NJ 07632

Peoples United Bank  
1000 Lafayette Blvd Fl 1  
Bridgeport, CT 06604

Platinum Capital Inves  
1245 S Main St #100  
Grapevine, TX 76051

RAB Inc- Collection  
ONRABI01  
PO Box 1022  
Wixom, MI 48393-1022

RAB Inc- Collection  
PO Box 34111  
Memphis, TN 38184-0111

Redline Recovery Services  
2350 N. Forest Rd,  
Ste 31 B  
Getzville, NY 14068-1296

Redline Recovery Services, LLC  
1145 Sanctuary Pkwy,  
Ste 350  
Alpharetta, GA 30004-4756

Resurgent Capital Service/Sherman Acquis  
Attention: Bankruptcy Department  
Po Box 10587  
Greenville, SC 29603

Sears/cbsd  
Po Box 20363  
Kansas City, MO 64195

Sears/cbsd  
PO Box 6922  
The Lakes, NV 88901-6922

Sears/cbsd  
8725 W Sahara Ave  
The Lakes, NV 89163

United Collection Bureau, Inc  
5620 Southwyck Blvd, Ste 206  
Toledo, OH 43614

United Mileage Plus  
Cardmember Service  
P.O. Box 15153  
Wilmington, DE 19886-5153

United Mileage Plus  
Account Inquiries  
PO Box 15298  
Wilmington, DE 19850-5298

United Recovery Systems  
PO Box 722910  
Houston, TX 77272-2910

United Recovery Systems  
5800 North Course Drive  
Houston, TX 77072

Universal Fidelity LP- Collection  
PO Box 941911  
Houston, TX 77094-8911

Unvl/citi  
Po Box 20507  
Kansas City, MO 64195

Valentine & Kebartas, Inc  
PO Box 325  
Lawrence, MA 01842

Viking Collection Service, Inc  
PO Box 59207  
Minneapolis, MN 55459-0207

Viking Collection Service, Inc  
7500 Office Ridge Circle  
Eden Prairie, MN 55344-3678

Wash Mutual/providian  
Po Box 10467  
Greenville, SC 29601

Washington Mutual Bank  
Attention: Bankruptcy Dept. JAXA 2035  
7255 Bay Meadows Way  
Jacksonville, FL 32256

Washington Mutual Fa  
Attention: Bankruptcy Dept. JAXA 2035  
7255 Bay Meadows Way  
Jacksonville, FL 32256

Wells Fargo Bank  
Po Box 5445  
Portland, OR 97228

Wells Fargo Hm Mortgag  
Po Box 10335  
Des Moines, IA 50306

Zwicker & Associates, PC  
80 Minuteman Rd  
Andover, MA 01810-1031